

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): **George David Farmer**

Case No: 12-71078

This plan, dated June 4, 2012, is:

- ☒ the *first* Chapter 13 plan filed in this case.  
☐ a modified Plan, which replaces the  
☐ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$13,195.00**  
Total Non-Priority Unsecured Debt: **\$21,339.01**  
Total Priority Debt: **\$6,976.62**  
Total Secured Debt: **\$7,030.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$720.00 monthly for 60 months via wage deduction with the first weekly payment of \$166.15 due 7/4/12.** Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 43,200.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 2,200.00 balance due of the total fee of \$ 3,100.00 concurrently with or prior to the payments to remaining creditors. Includes filing fees, credit reports and credit counseling/debtor education and the costs of mailing and copying through confirmation. Per the fee agreement, is for representation to confirmation. Per fee agreement, counsel charges \$50 per creditor amendment to be paid directly by debtors if such amendment necessary.

**B. Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
IRS	Taxes and certain other debts	5,976.62	Prorata 14 months
IRS	Taxes and certain other debts	1,000.00	Prorata 14 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
<b>Frdmroad Fin</b>	<b>2005 Harley Davidson FXD with 26,000 miles in excellent condition</b>	<b>137.37</b>	<b>Trustee</b>

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt &amp; Est. Term**</u>
<b>Frdmroad Fin</b>	<b>2005 Harley Davidson FXD with 26,000 miles in excellent condition.</b>	<b>7,105.69</b> <b>Paying remaining balance in full</b>	<b>6%</b>	<b>137.37</b> <b>60 months</b>

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 100 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

\*Notice re distribution to unsecured creditors:

The above number is an estimate based on the amount the debtor has committed to the unsecured creditors at this time. However, due to claims coming in higher than expected, changes in the Chapter 13 trustee commission, or other factors, the actual percentage may vary. ABSENT WRITTEN OBJECTION FILED PRIOR TO THE CONFIRMATION HEARING, this case will be confirmed even if the estimated percentage of payout drops by no more than a 5% variance. This means creditors could receive as little as 95% without the change being noticed. Any creditor who objects to this potential change should take proper action to protect its interests at this point in time.

Furthermore, creditors are advised that this case could potentially pay out 100% to unsecured filed claims if few claims are filed. An estimated change in distribution higher than the 95% estimated above WILL NOT be noticed. All creditors are again advised that it is their obligation to timely file a proof of claim and failure to do so will bar them from participating in the distribution.

**B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

**A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

**B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

**C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt&amp; Est. Term**</u>
<b>-NONE-</b>				

**6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

**A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
Aaron's Rental	Bedroom Suit - REJECT
Jeff & Patricia Dunn	House Rental - REJECT

**B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

**7. Liens Which Debtor(s) Seek to Avoid.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

**8. Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

**11. Other provisions of this plan:**

**A. ATTORNEYS FEES**

Attorneys Fees noted in Paragraph 2A shall be approved on the confirmation date unless previously objected to. Said allowed fees shall be paid by the trustee prior to the commencement of payments required to be made by the Trustee under Paragraphs 3 and shall be paid contemporaneous with adequate protection payments after confirmation of the case. A flat fee of \$50 is charged for creditor amendments to cover filing fee, mailing and cost of preparation and shall be paid directly to counsel.

**B. AUTO DRAFT OF ANY DIRECT PAYMENTS BY DEBTOR AND POST-PETITION STATEMENTS**

Any bank or financial institution or lender to which the debtor has previously consented to auto draft payments from his or her bank account, is expressly authorized to keep such auto-draft in place and to deduct post-petition payments from the debtor's bank account. Such a deduction will not be viewed as a violation of the automatic stay.

The automatic stay is modified to permit the noteholder or servicing agent on any secured debts being paid by the debtors to send the debtor payment coupons, payment statements or invoices, notices of late payment, notices of payment changes, notices of servicing transfers, or any other notice, other than a notice of acceleration or demand for payment of the entire balance, normally sent to customers in the ordinary course of business.

**Signatures:**

**Dated:** June 4, 2012

/s/ George David Farmer  
George David Farmer  
Debtor

/s/ Malissa Giles; Tracy Giles; Kimberly Bandy  
Malissa Giles; Tracy Giles; Kimberly Bandy  
Debtor's Attorney

**Exhibits:**      **Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with Plan**

**Certificate of Service**

I certify that on June 11, 2012, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Malissa Giles; Tracy Giles; Kimberly Bandy  
Malissa Giles; Tracy Giles; Kimberly Bandy  
Signature

129 E. Campbell Ave., Suite 300  
PO Box 2780  
Roanoke, VA 24001  
Address

540-981-9000  
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

B6I (Official Form 6I) (12/07)

In re **George David Farmer**Case No. **12-71078**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Divorced</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Material Handler</b>	
Name of Employer	<b>Volvo</b>	
How long employed	<b>15 years</b>	
Address of Employer	<b>7900 National Service Road Greensboro, NC 27409</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <b>4,552.54</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

2. Estimate monthly overtime

3. SUBTOTAL

\$ <b>4,552.54</b>	\$ <b>N/A</b>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <b>758.08</b>	\$ <b>N/A</b>
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b. Insurance

\$ <b>8.80</b>	\$ <b>N/A</b>
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c. Union dues

\$ <b>50.08</b>	\$ <b>N/A</b>
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d. Other (Specify) **See Detailed Income Attachment**

\$ <b>337.07</b>	\$ <b>N/A</b>
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5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>1,154.03</b>	\$ <b>N/A</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>3,398.51</b>	\$ <b>N/A</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>N/A</b>
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8. Income from real property

\$ <b>0.00</b>	\$ <b>N/A</b>
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9. Interest and dividends

\$ <b>0.00</b>	\$ <b>N/A</b>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>N/A</b>
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11. Social security or government assistance

(Specify):

\$ <b>0.00</b>	\$ <b>N/A</b>
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\$ <b>0.00</b>	\$ <b>N/A</b>
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12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>N/A</b>
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13. Other monthly income

(Specify):

\$ <b>0.00</b>	\$ <b>N/A</b>
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\$ <b>0.00</b>	\$ <b>N/A</b>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>N/A</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>3,398.51</b>	\$ <b>N/A</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>3,398.51</b>	
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re George David Farmer  
Debtor(s)

Case No. 12-71078

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

<b>Life</b>	\$	<b>0.57</b>	\$	<b>N/A</b>
<b>Child Support</b>	\$	<b>335.15</b>	\$	<b>N/A</b>
<b>AD&amp;D</b>	\$	<b>1.35</b>	\$	<b>N/A</b>
<b>Total Other Payroll Deductions</b>	\$	<b>337.07</b>	\$	<b>N/A</b>



B6J (Official Form 6J) (12/07)

In re **George David Farmer**Case No. **12-71078**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<b>400.00</b>
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	<b>125.00</b>
a. Electricity and heating fuel		\$	<b>0.00</b>
b. Water and sewer		\$	<b>45.00</b>
c. Telephone		\$	<b>62.00</b>
d. Other <b>Dish Network</b>		\$	<b>25.00</b>
3. Home maintenance (repairs and upkeep)		\$	<b>350.00</b>
4. Food		\$	<b>100.00</b>
5. Clothing		\$	<b>40.00</b>
6. Laundry and dry cleaning		\$	<b>75.00</b>
7. Medical and dental expenses		\$	<b>400.00</b>
8. Transportation (not including car payments)		\$	<b>100.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>0.00</b>
10. Charitable contributions		\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<b>0.00</b>
a. Homeowner's or renter's		\$	<b>0.00</b>
b. Life		\$	<b>0.00</b>
c. Health		\$	<b>190.00</b>
d. Auto		\$	<b>0.00</b>
e. Other		\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<b>15.00</b>
(Specify) <b>Personal Property Taxes</b>			
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<b>0.00</b>
b. Other		\$	<b>0.00</b>
c. Other		\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others		\$	<b>519.60</b>
15. Payments for support of additional dependents not living at your home		\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>100.00</b>
17. Other <b>Personal Misc, Haircuts, Etc.</b>		\$	<b>50.00</b>
Other <b>Automobile Maintenance</b>		\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<b>2,596.60</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<b>3,398.51</b>
b. Average monthly expenses from Line 18 above		\$	<b>2,596.60</b>
c. Monthly net income (a. minus b.)		\$	<b>801.91</b>

Farmer, George - 12-71078

AARON RENTAL  
4140 MELROSE AVE NW  
ROANOKE, VA 24017

AARON'S RENTAL  
4140 MELROSE AVENUE  
ROANOKE, VA 24017

ACCOUNT RESOLUTION (ORIGINAL CREDITOR:CH  
9301 WINNETKA AVE UNIT B  
CHATSWORTH, CA 91311

AMERICAN WEB LOAN  
522 NORTH 14TH STREET  
BOX 130  
PONCA CITY, OK 74601

ATMOS ENERGY  
PO BOX 9001949  
LOUISVILLE, KY 40290

BANK OF AMERICA  
P.O. BOX 5270  
CAROL STREAM, IL 60197

BARCLAYS BANK DELAWARE  
125 S WEST ST  
WILMINGTON, DE 19801

BB&T  
P.O. BOX 2322  
LUMBERTON, NC

C.C.S.  
PAYMENT PROCESSING CENTER - 27  
P.O. BOX 55126  
BOSTON, MA 02205-5126

CHECK FIRST  
2090 ROANOKE STREET  
CHRISTIANSBURG, VA 24073

CHECK INTO CASH  
4750 VALLEY VIEW BLVD.  
ROANOKE, VA 24012

Farmer, George - 12-71078

COMCAST  
PO BOX 3006  
SOUTHEASTERN, PA 19398

CREDIT PROTECTION ASSO (ORIGINAL CREDITO  
13355 NOEL RD STE 2100  
DALLAS, TX 75240

DIRECTTV  
PO BOX 78626  
PHOENIX, AZ 85062

EMPI  
599 CARDIGAN RD  
SAINT PAUL, MN 55126

FRDMROAD FIN  
10605 DOUBLE R BLV SUITE 100  
RENO, NV 89521

GECRB/84 LUMBER  
PO BOX 981439  
EL PASO, TX 79998

IRS  
P.O. BOX 7346  
PHILADELPHIA, PA 19101

JEFF & PATRICIA DUNN  
5704 TANGLEWOOD DRIVE  
DUBLIN, VA 24084

NATIONWIDE MUTUAL INSURANCE  
PO BOX 8379  
CANTON, OH 44711

NBB  
100 S MAIN STREET  
BLACKSBURG, VA 24060

PINNACLE FINANCIAL G (ORIGINAL CREDITOR:  
7825 WASHINGTON AVE S  
MINNEAPOLIS, MN 55439

Farmer, George - 12-71078

PROFESSIONAL FINANCE C (ORIGINAL CREDITO  
5754 W 11TH ST STE 100  
GREELEY, CO 80634

RECEIVABLES PERFORMANC (ORIGINAL CREDITO  
20816 44TH AVE W  
LYNNWOOD, WA 98036

RIVERWALK HOLDINGS LLC (ORIGINAL CREDITO  
1132 GLADE RD  
COLLEYVILLE, TX 76034

SEVENTH AVENUE  
1112 7TH AVE  
MONROE, WI 53566

SOUTHWEST CREDIT SYSTE (ORIGINAL CREDITO  
5910 W PLANO PKWY STE 10  
PLANO, TX 75093

US CELLUAR  
P.O. BOX 371345  
PITTSBURGH, PA 15250

VZW NE  
NATIONAL RECOVERY P.O. BOX 26055  
MINNEAPOLIS, MN 55426

WAMU  
PO BOX 660487  
DALLAS, TX 75266

WELLS FARGO  
P.O. BOX 98784  
LAS VEGAS, NV 89193